



PATENT
Attorney Docket No. 05793.3076-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|-----------------------------|---|---------------------------|
| In re Application of: |) | |
| |) | |
| Eric Lee MUSSELWHITE et al. |) | Group Art Unit: 3693 |
| |) | |
| Application No. 09/987,952 |) | Examiner: Stefanos KARMIS |
| |) | |
| Filed: November 16, 2001 |) | Confirmation No.: 7893 |
| |) | |
| For: METHODS, SYSTEMS AND |) | |
| ARTICLES OF MANUFACTURE |) | |
| FOR PROVIDING FINANCIAL |) | |
| ACCOUNTS WITH INCENTIVES |) | |

MAIL STOP: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed September 19, 2007, and pursuant to 37 C.F.R. § 1.116, Applicants file concurrently herewith a Request for Continued Examination (RCE) and amend this application pursuant to 37 C.F.R. § 1.114 as follows:

Amendment to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.